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## IN THE U.S. BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF TENNESSEE CHAPTER 13 PLAN

Amended Pre-Confirmation

**Modified Post-Confirmation** 

	IN RE: Robert and Maria Haskins Debtor(s)	CASE NUMBER: 3:16-bk-31264-SHB				
1.	PLAN PAYMENT/TERM. The debtor(s) shall make plan payments of \$ 220.00* on aX weekly; bi-weekly; semi-monthly; or monthly basis over a term of _60_ months by direct pay or X wage order. If payments are by wage order, debtor(s) shall be responsible for making plan payments directly to the Trustee until the employer commences wage order deductions. Debtor(s) shall commence plan payments not later than 30 days from the date of filing of the plan; provided, however, debtors shall make a full month of plan payments within 30 days from filing if the plan provides for the payment of filing fees, adequate protection payments, and/or secured creditor payments.					
2.	TAX REFUNDS. In addition to the plan payments in Paragraph 1 credits shall be paid into the plan as follows: none; all; or, order shall be issued for the debtor(s)' tax refund to be remitted di Trustee with the Trustee refunding debtor(s)' portion of the tax refured tax refund monies directly to the Trustee, if not intercepte at the time of tax intercept, then the entire tax refund/credit shall be the refund applied to the plan arrearage and the balance, if any, refund, the debtor must supply an affidavit from the non-filing spot	X in excess of \$ 1,500.00. A tax intercept rectly by the Internal Revenue Service to the und; provided, however, debtor(s) shall remit the debtor(s) is delinquent in plan payments e paid into the plan with the debtor(s)' portion of efunded to the debtor. In the event of a joint tax				
3.	PROPERTY OF THE ESTATE/INSURANCE. Debtor(s)' income a not vest in the debtor until completion of the plan. Debtor(s) shall insurance requirements required to be maintained on estate proper property subject to a lease or securing a claim attributable to the plans of bankruptcy filing provide the creditor with proof of full cover the debtor(s) shall retain possession of said property.	be responsible for any and all legal or contractual erties. Debtor(s) retaining possession of personal purchase price of personal property shall within 60				
4.	PRIORITY AND ADMINISTRATIVE EXPENSES. Such expenses paid in full with claims entitled to priority under 11 U.S.C. §507(a)					
	a) Debtor(s)' <b>Chapter 13 attorney fees</b> shall be paid in the aby the debtor(s).	amount of \$ <u>3,000.00</u> , less \$ <u>0.00</u> previously paid				
	b) Tax claims to be paid as secured, priority, and/or unsecu	red non-priority in accordance with the filed claim.				
	Domestic support obligation claims shall be paid as priority; provided, however, any child support and/or alimony obligations which are current at the time of filing and are being paid directly or by wage order deductions shall continue with no payments by the Trustee and per 11 U.S.C. §362(b)(2)(A)(ii) no stay shall be in effect for the establishment or modification of an order for these domestic support obligations. 11 U.S.C. §507 (a)(1)(B) domestic support obligations assigned to a governmental unit may be paid less than 100% in the event this is a five year plan providing for all disposable income; and, these specific assigned domestic obligations are identified as, and shall be paid by the Trustee as follows:					
5.	POST PETITION claims allowed under 11 U.S.C. §1305 shall be purent with post-petition tax obligations. In the event the debtor(s) have estimated tax payments shall be timely made. In the event the debtor(s) shall ensure that sufficient sums are withheld to cover tax liabilities. De	e self-employment income, all required quarterly s) have income subject to withholding, the debtor(s)				

6. <u>SECURED CREDITOR CLAIMS</u> shall be filed and administered in accordance with applicable Federal Rules of Bankruptcy Procedure, including but not limited to Rules 3001 and 3002.1. Per Local Bankruptcy Rule 3001-1 (a) and (b), all creditors asserting a security interest in property of the debtor(s) and/or estate must, prior to the meeting of creditors, file proof that the asserted security interest has been perfected in accordance with applicable law, regardless of whether the plan proposes to pay the claim by the Trustee or directly by the debtor(s). Claims are

dismissal of the case upon motion by any governmental entity and/or Trustee.

state tax returns and remit any balance due with the return. Failure to comply with any of these provisions may result in the

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- 7. NON-PURCHASE MONEY SECURITY INTEREST lien claims of the following creditors are avoided and paid as unsecured: Personal Finance Company
- 8. SECURED CLAIMS PAID BY THIRD PARTY. N/A
- 9. <u>SURRENDERED REAL OR PERSONAL PROPERTY:</u> The debtor(s) surrenders the following collateral for sale/foreclosure by the secured creditor, and, unless noted otherwise, the creditor shall file and be paid an amended unsecured deficiency claim which shall relate back to a <u>timely</u> filed secured claim. In order for the amended deficiency claim to relate back to the original claim, the amended claim must be filed within one hundred twenty (120) days from the claims bar date unless the creditor during this time seeks and is granted additional time within which to file any amended deficiency claim.

Creditor Collateral

Wells Fargo Home Mortgage 803 Ranch Road Connersville, IN 47331 Fayette County

- 10. LONG-TERM SECURED PERSONAL PROPERTY LIEN(S): N/A
- 11. SECURED PERSONAL PROPERTY CLAIMS: The holders of the following secured liens shall be paid the secured amount, interest rate and monthly payment over the plan term. Any portion of the allowed claim exceeding the specified amount shall be paid as unsecured; provided, however, the lien securing the claim shall be retained until the earlier of: (a) payment of the underlying debt determined under non-bankruptcy law; or (b) discharge under 11 U.S.C. §1328. If this case is dismissed or converted prior to completion, the lien is retained to the extent recognized by applicable non-bankruptcy law. Secured creditors eligible under 11 U.S.C. §1326(a)(1)(C) for preconfirmation adequate protection payments shall be paid \$50.00 a month until confirmation upon tendering the Trustee an adequate protection order.

<u>Creditor</u>	<u>Collateral</u>	<u>Amount</u>	<u>Payment</u>	Interest Rate
Ally Financial	2012 Chevrolet Equinox	\$23,367.71	\$460.00	3.5%
Credit Acceptance	2004 Toyota Camry	\$8.900.00	\$180.00	3.5%
United Consumer Financial	Kirby Vacuum Cleaner	\$200.00	\$10.00	3.5%

- 12. MORTGAGE CLAIMS: N/A
- 13. NON-PRIORITY UNSECURED CREDITORS shall be paid pro-rata by the Trustee on a funds available basis which may exceed, but will not be less than the following dividend range: \_\_\_\_\_ 0%; \_\_\_\_ 1%-5%; \_\_\_\_ X\_\_ 6%-20%; \_\_\_\_ 21% -70%, \_\_\_\_\_ 71% 100%; or \_\_\_\_\_ 100%
- 14. COSIGNED DEBT. N/A
- 15. <u>EXECUTORY CONTRACTS AND UNEXPIRED LEASES.</u> Except for the following which are assumed, all executory contracts and unexpired leases are rejected with any claim arising from rejection to be paid as unsecured. Assumed contracts, as follows, and are to be paid outside of the plan, directly by the debtor(s): Aaron's Rent To Own
- 16. QUALIFIED RETIREMENT AND/OR PENSION N/A
- **17.** \*SPECIAL PROVISIONS. The Plan payment of the debtors shall increase to \$239.00 starting February 2018 when rent to own contract ends.

April 19, 2016 /s/Robert Thomas Haskins and /s/Maria Gayle Haskins Debtor(s)

<u>/s/Cynthia T. Lawson</u>\_, Debtor(s) Attorney; State Bar Code 018397 Cynthia T. Lawson, Bond, Botes & Lawson, PC, 6704 Watermour Way, Knoxville, TN 37912, 865-938-0733